SOUTHERN DISTRICT OF	F NEW YORK	
AVRIL RAMSAY,	X	
	Plaintiff,	
-against-		ANSWER
		07 Civ. 7190 (CM)
METRO-NORTH COMMU	JTER RAILROAD,	
	Defendant. X	
METRO-NORTH COMMU	Defendant.	

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Defendant, Metro-North Commuter Railroad (hereinafter "Metro-North"), by its attorney, Richard K. Bernard, General Counsel, as and for its answer to the complaint of the plaintiff, alleges as follows:

- 1. As to the allegations contained in paragraph(s)1, respectfully refers all questions of law and fact to judge and jury.
 - 2. Admits the allegations contained in paragraph(s) 2 of the complaint.
 - 3. Denies the allegations contained in paragraph(s) 3, 5, 6 and 7 of the complaint.
- 4. Denies upon information and belief each of the allegations contained in paragraph(s) 4 of the complaint and refers all questions of law and fact to judge and jury.

AS AND FOR A FIRST AFFIRMATIVE DEFENSE

5. As and for a first affirmative defense, or as a defense in mitigation of damages, the defendant claims that any injuries allegedly sustained by the plaintiff were caused, in whole or in part, by reason of the culpable conduct of the plaintiff.

AS AND FOR A SECOND AFFIRMATIVE DEFENSE

6. As and for a second affirmative defense, or as a defense in mitigation of damages, the defendant claims that the plaintiff's complaint fails to state a cause of action against the answering defendant.

WHEREFORE, defendant demands judgment dismissing the complaint, together with costs and disbursements and such other and further relief as to this Court seems just and proper.

Dated: New York, New York September 21, 2007

RICHARD K. BERNARD GENERAL COUNSEL

By: S/
José R. Rios (JRR-5785)
Special Counsel
Attorneys for Defendant
347 Madison Avenue
New York, New York 10017
(212) 340-2537

TO: Marc Wietzke, Esq.
Law Office of Michael Flynn PLLC
Attorney for Plaintiff
1205 Franklin Avenue
Garden City, NY 11530
(516) 877-1234

STATE OF NEW YORK :

: ss:

COUNTY OF NEW YORK:

Laura Matthews, being duly sworn, deposes and says:

I am not a party to the action, am over 18 years of age and reside in Bronx County, New York.

On September 21, 2007, I served a true copy of the annexed ANSWER and RULE 7.1 STATEMENT, with postage prepaid thereon, in a post-office or official depository of the U.S. Postal Service within the State of New York, addressed to the last known address of the addressee(s) as indicated below:

TO: Marc Wietzke, Esq. Law Office of Michael Flynn PLLC Attorney for Plaintiff 1205 Franklin Avenue Garden City, NY 11530 (516) 877-1234

S/	
LAURA MATTHEWS	

Sworn to before me this 21 day of September, 2007

NOTARY PUBLIC